

Substitute for form 1449-PTO			Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	10/037,827
			Filing Date	January 3, 2002
			First Named Inventor	Dean A. Seifert
			Art Unit	3693
			Examiner Name	Jason M. Borlinghaus
			Attorney Docket Number	34250-1247
Sheet	1	of	5	

U. S. PATENTS				
Examiner Initials*	Cite No.	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
/JMB/		4,523,087	06-11-1985	Benton
		5,021,967	01-04-1991	Smith
		5,448,043	09-01-1995	Nakano et al.
		5,477,037	12-19-1995	Berger
		5,477,038	12-19-1995	Levine et al.
		5,570,465	10-29-1996	Tsakanikas
		5,717,868	02-10-1998	James
		5,745,886	04-28-1998	Rosen
		5,774,879	06-30-1998	Custy et al.
		5,875,435	02-23-1999	Brown
		5,896,298	04-20-1999	Richter
		5,898,154	04-27-1999	Rosen
		5,909,673	06-01-1999	Gregory
		5,920,629	07-06-1999	Rosen
		5,953,709	09-14-1999	Gilbert et al.
		5,993,047	11-30-1999	Novogrod et al.
		6,015,087	01-18-2000	Seifert et al.
		6,044,360	03-28-2000	Picciallo
		6,045,039	04-04-2000	Stinson et al.
		6,088,684	07-11-2000	Custy et al.
		6,098,053	08-01-2000	Slater
		6,119,106	09-12-2000	Mersky et al.
		6,119,931	09-19-2000	Novogrod
		6,206,283	03-01-2001	Bansal et al.
		6,415,271	07-01-2002	Turk et al.
		6,761,309	06-24-2004	Stoutenburg, et al.
		6,814,282	11-01-2004	Seifert et al.
Examiner Signature	/Jason Borlinghaus/ (12/20/2008)		Date Considered	

*EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Substitute for form 1449-PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/037,827
		Filing Date	January 3, 2002
		First Named Inventor	Dean A. Seifert
		Art Unit	3693
		Examiner Name	Jason M. Borlinghaus
		Attorney Docket Number	34250-1247
Sheet	2	of	5

U. S. PATENTS				
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
/JMB/		5,326,960	07-05-1994	Tannenbaum
		5,691,525	11-25-1997	Aoki et al.
		5,721,768	02-24-1998	Stinson et al.
		5,732,136	03-24-1998	Murphree et al.
		5,963,647	10-05-1999	Downing et al.
		6,122,625	09-19-2000	Rosen
		6,145,738	11-14-2000	Stinson et al.
		6,149,056	11-21-2000	Stinson et al.
		6,223,168	04-24-2001	McGurl et al.
		6,286,756	09-11-2001	Stinson et al.
		6,292,789	09-18-2001	Schutzer
		6,367,693 B1	04-09-2002	Novogrod
		6,547,132 B1	04-15-2003	Templeton et al.
		7,070,094	10-28-2004	Stoutenburg et al.
		7,104,440	09-12-2006	Hansen et al.
		7,229,011	06-12-2007	Hansen et al.
		RE 36,365	11-02-1999	Levine et al.
		RE 37,122 E	04-03-2001	Levine et al.
		RE 38,255 E	09-23-2003	Levine et al.
		6,502,747	01-07-2003	Stoutenburg et al.
		6,908,031	06-21-2005	Seifert et al.
		6,994,251	02-07-2006	Hansen et al.
		6,488,203	12-03-2002	Stoutenburg et al.
Examiner Signature	/Jason Borlinghaus/ (12/20/2008)		Date Considered	

*EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitution for form 1449-PTO <div style="text-align: center;"> INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) </div>	<div style="text-align: right; font-weight: bold; font-size: small;">Complete If Known</div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>10/037,827</td> </tr> <tr> <td>Filing Date</td> <td>January 3, 2002</td> </tr> <tr> <td>First Named Inventor</td> <td>Dean A. Seifert</td> </tr> <tr> <td>Art Unit</td> <td>3693</td> </tr> <tr> <td>Examiner Name</td> <td>Jason M. Borlinghaus</td> </tr> <tr> <td>Attorney Docket Number</td> <td>34250-1247</td> </tr> </table>	Application Number	10/037,827	Filing Date	January 3, 2002	First Named Inventor	Dean A. Seifert	Art Unit	3693	Examiner Name	Jason M. Borlinghaus	Attorney Docket Number	34250-1247
Application Number	10/037,827												
Filing Date	January 3, 2002												
First Named Inventor	Dean A. Seifert												
Art Unit	3693												
Examiner Name	Jason M. Borlinghaus												
Attorney Docket Number	34250-1247												


U. S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	
/JMB/		20020016763	02-07-2002	March	
		20020087462	07-04-2002	Seifert	
		20030024979	02-06-2003	Hansen et al.	
		20030074328	04-01-2003	Schiff et al.	
		20030080185	05-01-2003	Werther	
		20030126083	07-03-2003	Seifert et al.	
		20040211831	10-28-2004	Stoutenburg et al.	
		20050121513	06-09-2005	Drummond et al.	
		20080215487	09-04-2008	Stoutenburg et al.	
		20060143118	06-29-2005	Stoutenburg et al.	
		20060131387	06-22-2006	Hansen et al.	
		20060191999	08-31-2006	Stoutenburg et al.	
		20030069856	04-10-2003	Seifert et al.	
Examiner Signature	/Jason Borlinghaus/ (12/20/2008)		Date Considered		

*EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation not in conformance and not considered. Include copy of this form with next communication to applicant. *Applicant's unique citation designation number (optional). *See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. *Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3) *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. *Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the public to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including overhead. The information is not required for the purpose of determining the fee. The fee is determined by the type of application. The individual's comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. Do NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449-PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	10/037,827
				Filing Date	January 3, 2002
				First Named Inventor	Dean A. Seifert
				Art Unit	3693
				Examiner Name	Jason M. Borlinghaus
				Attorney Docket Number	34250-1247
Sheet	4	of	5		

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Figures Appear	T ⁶
		Country Code ^{3*} Number ^{4*} Kind Code ² (if known)				
/JMB/		EP 0949596 A2	10-13-1999	Citibank, N.A.		
		EP 1077436 A2	02-21-2001	Citicorp Development Center, Inc.		
		WO 00/22559 A1	04-20-2000	Citibank, N.A.		
		WO 01/04816 A1	01-18-2001	Citicorp Credit Services, Inc.		
		WO 03/60635 A2	07-24-2003	First Data Corporation		
Examiner Signature	/Jason Borlinghaus/ (12/20/2008)			Date Considered		

***EXAMINER:** Initial if references concurred, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. *Applicant's unique citation designation number (optional). *See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. *Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3). *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST 16 if possible. *Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the applicant) to avoid prior art. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete. *Indicate how you are gathering and submitting your information. Indicate the time you will require to complete this form and suggestions for reducing the burden. Your comments on the amount of time you require to complete this form and any suggestions for reducing the burden, along with this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SENT TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for Form 1449-PTO <div style="text-align: center; font-weight: bold; font-size: 1.2em;"> INFORMATION DISCLOSURE STATEMENT BY APPLICANT </div> <div style="text-align: center; font-size: 0.8em;"> (Use as many sheets as necessary) </div>	<div style="text-align: right; font-weight: bold; font-size: 0.8em;"> Complete if Known </div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>10/037,827</td> </tr> <tr> <td>Filing Date</td> <td>January 3, 2002</td> </tr> <tr> <td>First Named Inventor</td> <td>Dean A. Seifert</td> </tr> <tr> <td>Art Unit</td> <td>3693</td> </tr> <tr> <td>Examiner Name</td> <td>Jason M. Borlinghaus</td> </tr> <tr> <td>Attorney Docket Number</td> <td>34250-1247</td> </tr> </table>	Application Number	10/037,827	Filing Date	January 3, 2002	First Named Inventor	Dean A. Seifert	Art Unit	3693	Examiner Name	Jason M. Borlinghaus	Attorney Docket Number	34250-1247
Application Number	10/037,827												
Filing Date	January 3, 2002												
First Named Inventor	Dean A. Seifert												
Art Unit	3693												
Examiner Name	Jason M. Borlinghaus												
Attorney Docket Number	34250-1247												

[illegible]

*EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). *See Kinds Code of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. *Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the applicant) an application for a patent. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete. *The time spent gathering, preparing and submitting this information will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing the burden are invited. Send this form to the Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**